

Information to identify the case:

Debtor 1	Edwin F Guzman	Social Security number or ITIN	xxx-xx-6779
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-25743-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edwin F Guzman

1/22/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edwin F Guzman
Debtor

Case No. 18-25743-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 22, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ Edwin F Guzman, 208 Grove Street, North Plainfield, NJ 07060-4743
517688025	+ Apex Tech School, 525 Ave. of Americas, New York, NY 10011-8413
517688041	Apex Tech School, Morgan, Bornstein, & Morgan, 1236 Brace Rd., Suite K, Cherry Hill, NJ 08034-3269
517688031	+ Comenitycapital/c21, Po Box 182120, Columbus, OH 43218-2120
517688030	+ Comenitycapital/c21, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517688034	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517688035	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517688040	+ McCabe, Weisberg & Conway, PC, 216 Haddon Ave., Suite 201, Collingswood, NJ 08108-2818
517938162	+ New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517885297	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
517885298	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint, P.O. Box 10675 Greenville, SC 29603-0675
517688048	+ Peter C. Merani, P.C., 1001 Avenue of the Americas, Suite 1800, New York, NY 10018-5515
517688049	+ Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich Street, New York, NY 10007-2366
517688050	+ Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
517811932	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-045
517688051	+ State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111, Trenton, NJ 08645-0111
517743215	The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich St, 24th Floor, New York, NY 10007
517782416	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517688056	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 22 2021 22:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 22 2021 22:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517688019	+ Email/Text: backoffice@affirm.com	Jan 22 2021 22:13:00	Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720
517688020	+ Email/Text: backoffice@affirm.com	Jan 22 2021 22:13:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
517688023	+ EDI: AMEREXPR.COM	Jan 23 2021 02:28:00	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517688021	+ EDI: AMEREXPR.COM	Jan 23 2021 02:28:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517688028	EDI: CAPITALONE.COM	Jan 23 2021 02:28:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517688026	+ EDI: CAPITALONE.COM		

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Jan 22, 2021

Form ID: 318

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		Jan 23 2021 02:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517773160	EDI: CAPITALONE.COM		
		Jan 23 2021 02:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
519028742	+ Email/PDF: creditonebknotifications@resurgent.com		
		Jan 22 2021 22:22:37	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
517688033	EDI: DISCOVER.COM		
		Jan 23 2021 02:28:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
517696148	EDI: DISCOVER.COM		
		Jan 23 2021 02:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517688032	+ EDI: DISCOVER.COM		
		Jan 23 2021 02:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517688036	+ Email/Text: Bankruptcy@homebridge.com		
		Jan 22 2021 22:13:00	Homebridge Financial I, 112 Townpark Dr Nw Ste 3, Kennesaw, GA 30144-3754
517813679	+ Email/Text: Bankruptcy@homebridge.com		
		Jan 22 2021 22:13:00	Homebridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754
517688037	EDI: IRS.COM		
		Jan 23 2021 02:28:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517806321	Email/PDF: resurgentbknotifications@resurgent.com		
		Jan 22 2021 22:22:52	LVNV Funding, LLC its successors and assigns as, assignee of Golden Caps Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517688038	+ Email/Text: bk@lendingclub.com		
		Jan 22 2021 22:12:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517688042	+ Email/Text: Jerry.Bogar@conduent.com		
		Jan 22 2021 22:13:00	New Jersey E-ZPass, P.O. Box 4971, Trenton, NJ 08650-4971
517724065	+ EDI: AGFINANCE.COM		
		Jan 23 2021 02:28:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517688043	+ EDI: AGFINANCE.COM		
		Jan 23 2021 02:28:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517688046	+ EDI: AGFINANCE.COM		
		Jan 23 2021 02:28:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
517688045	+ EDI: AGFINANCE.COM		
		Jan 23 2021 02:28:00	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
518143363	EDI: PRA.COM		
		Jan 23 2021 02:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518143364	EDI: PRA.COM		
		Jan 23 2021 02:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517688052	EDI: TFSR.COM		
		Jan 23 2021 02:28:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
517688054	EDI: TFSR.COM		
		Jan 23 2021 02:28:00	Toyota Mtr, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52409
517688053	+ EDI: TFSR.COM		
		Jan 23 2021 02:28:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
517688055	+ EDI: TFSR.COM		
		Jan 23 2021 02:28:00	Toyota Mtr, Po Box 9786, Cedar Rapids, IA 52409-0004
517688057	+ EDI: VERIZONCOMB.COM		
		Jan 23 2021 02:28:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
517688058	+ EDI: VERIZONCOMB.COM		
		Jan 23 2021 02:28:00	Verizon, Po Box 650584, Dallas, TX 75265-0584

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jan 22, 2021

Form ID: 318

Total Noticed: 50

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517938163		New Penn Financial, LLC d/b/a Shellpoint Mortgage, Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
517688024	*+	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517688022	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517688029	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517688027	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517688039	*+	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
519028743	*+	New Jersey E-Zpass, PO box 4971, Trenton NJ 08650-4971
517688044	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
517688047	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
519028744	*+	Port Authority of New York & New Jersey, 4 World Trade Center, 150 Greenwich St., New York, NY 10007-2366

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Justin M Gillman	on behalf of Debtor Edwin F Guzman ecf@gbclawgroup.com R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7